

THE SILVER ANNIVERSARY CAPITAL PRICE FESTIVAL, JUNE 2-11, 2000

HON. ELEANOR HOLMES NORTON

OF THE DISTRICT OF COLUMBIA
IN THE HOUSE OF REPRESENTATIVES

Thursday, March 9, 2000

Ms. NORTON. Mr. Speaker, I rise to pay tribute to the 25th Annual Capital Pride Festival, a celebration of and for the National Capital Area's lesbian, gay, bisexual, and transgendered communities and their friends.

Since its beginning in 1975, the Capital Pride Festival has grown from a small block party into a nine-day series of events. On Sunday, June 11, 2000, the Festival will culminate in a large downtown parade and a magnificent Pennsylvania Avenue street fair attended by people of all backgrounds from the District and the region. In 1999, more than 200 contingents marched in the parade; more than 200,000 people attended the street fair in the shadow of the Capitol; and hundreds of vendors and organizations set up stalls, booths and pavilions. The street fair featured more than five hours of local entertainers and national headline performers.

Last year, when I recognized this celebration in the House, it had been 35 years since the passage of the Civil Rights Act of 1964. Yet another year has passed, and despite evidence of pervasive prejudice in employment, Congress has not yet protected sexual ori-

entation from discrimination. Far worse, in the fact of many reports of violence and physical abuse, Congress has not yet enacted protection against abuse solely because of a person's sexual orientation. Congress must pass the Employment Non-Discrimination Act (ENDA). Congress must pass the Hate Crimes Prevention Act and, now, Congress must pass the Permanent Partners Immigration Act of 2000.

In this new millennium, let us achieve the American goal of eliminating discrimination based on sexual orientation, unite loved ones, celebrate the accomplishments of the Gay and Lesbian Community, and remember those who we have lost.

Mr. Speaker, I ask the House to join me in saluting the 25th Annual Capital Pride Festival, its organizers, the Whitman-Walker Clinic and One-in-Ten, its sponsors, and the volunteers, whose dedicated and creative energy make the Pride Festival possible. May we truly have "Pride 25."

TAX CREDITS WITHOUT INSURANCE REPORT DON'T WORK:
PART 2

HON. FORTNEY PETE STARK

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, March 9, 2000

Mr. STARK. Mr. Speaker, yesterday, I submitted data (page E247) showing that refundable tax credits to purchase health insurance don't work, unless we accompany the credits with insurance reform.

Yesterday's data on 120 different price quotes for individual and family insurance did not include any follow-up calls to the insurers to see what would happen if there were medical underwriting.

I asked my staff to call 8 insurers in the Los Angeles and Northern Virginia markets which had provided quotes through the Internet service, Quotesmith.com. My staffer confirmed the Internet quoted price and then said, "Oh by the way, four years ago, I had a bout of skin cancer. . . ." You would have thought my staffer had an active case of bubonic plague! the results are listed below.

Again, Mr. Speaker, this small sample experiment shows that refundable tax credits without insurance reform are not worth much. I urge Members interested in this approach to consider the types of reforms included in H.R. 2185.

PRICE QUOTES AFTER MEDICAL UNDERWRITING

Health insurance company	Price before cancer (per month)	Price after cancer (per month)	Response ¹
Los Angeles, California			
Blue Cross of California	\$109	\$501/\$288	A physical is required. Initially, 15-20% increase in rates for pre-existing conditions. when condition specified as cancer, there is a temporary plan that is offered for a period of 5-6 months at \$501, until the actual plan of \$288 has an opening.
Health Net Life Insurance	107	0	Access was automatically denied over the phone once the condition of cancer was mentioned.
CPIC Life	125	0	Access was automatically denied over the phone once the condition of cancer was mentioned.
Aetna US Healthcare	171	0	Only provide coverage through employment.
CIGNA	134	N/A	No physical is required, however there is a set of questions that need to be answered before exact rate can be given.
FAIRFAX COUNTY, VIRGINIA			
Celtic Life	167	167	Do not increase their prices based upon any pre-existing condition. However, they will either include a rider coverage, exclusion clause, or decline coverage.
Reliance Insurer/Ultimate choice Company	113	N/A	Possible chance for increase, however more incline to provide exclusion clause.
Unicare Life and Health Insurance	164	^{1,2} 164	Based upon actual diagnosis there maybe a waiver clause added that will eliminate any sort of payment for conditions related to the cancer for either 2.5, or 10 years after entering the plan.

¹ Responses based upon information from sales representatives not actual underwriters.

² Company may or may not increase fees, based upon doctor's findings and underwriters suggestion.

LETTER OF GRATITUDE

HON. BERNARD SANDERS

OF VERMONT

IN THE HOUSE OF REPRESENTATIVES

Thursday, March 9, 2000

Mr. SANDERS. Mr. Speaker, I insert for printing in the RECORD the following letter from Robert and Patricia Arnold of Newport, Vermont expressing their gratitude to the personnel of the Naval Nuclear Power Training Command for taking action to save their son, Nathaniel's, life.

I believe the views of Robert and Patricia Arnold will benefit my colleagues.

NEWPORT, VT.

December 27, 1999.

Admiral [Frank L.] BOWMAN

Director, Dir. Div. of NAVREACT DOE, Washington, DC.

DEAR ADMIRAL BOWMAN, On November 23, 1999, our eighteen year old son, Nathaniel Spencer Arnold, a Seaman in training at Naval Nuclear Power Training Command, was admitted to the hospital and near death as a result of a serious illness he had encoun-

tered in the preceding six weeks. Nathaniel had enlisted in the Navy on July 29th, 1999, competed boot camp, and was three weeks into his training at Naval Nuclear Power Training Command. He had graduated from boot camp with academic honors for his division and, as of November 24th, was maintaining a 3.2 average at Naval Nuclear Power Training Command. The significance of his efforts and ability are better understood with the knowledge that he maintained this standing at Naval Nuclear Power Training Command while losing 45 of his normal 150 pounds in the course of battling the illness he had encountered during the preceding six weeks. It is also indicative of the value Nathaniel placed on fulfilling his desire to enter the Navy and to excel at his chosen career.

On November 26, we were contacted by Lt. Callahan, acting in behalf of the Navy and the Naval Nuclear Power Training Command, to notify us of the seriousness of our son's illness and to arrange for and make the travel arrangements to get my wife and I down to Charleston. We were informed that due to the seriousness of his illness, the Navy had established a watch for him pending either his recovery or his death. It would

be difficult to detail all the events which have transpired since that eventful day but suffice it to say that despite his prognosis at the time, Nathaniel survived his illness and went on to impress the doctors with his remarkably quick and continuing recovery process. Words can never express the personal meaning to us of Nathaniel's recovery.

Nonetheless, we can express our appreciation to the Navy and the personnel acting in behalf of the Navy for the efforts taken in behalf of Nathaniel and ourselves. This letter is written to express for the record our deep appreciation to the Navy and its representatives at the Naval Nuclear Power Training Command in Charleston, South Carolina, for those efforts. It is very plain to us that Nathaniel's life would have been lost but for the efforts of the Navy in securing the medical treatment he received. It is also very plain to us that our presence with Nathaniel also played an important role in his survival of that eventful night of November 26th in which he turned the corner with respect to battling his illness. . . . a presence he would have been denied but for the help we obtained with our travel arrangements through the efforts of the Navy personnel at Naval Power Training Command.